

United States Bankruptcy Court
Eastern District of New YorkIn re:
Joseph Indellicati
DebtorCase No. 17-42633-nhl
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0207-1

User: admin
Form ID: 318DI7Page 1 of 2
Total Noticed: 20

Date Rcvd: Aug 30, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 01, 2017.

db Joseph Indellicati, 206 Ramona Ave, Staten Island, NY 10312-2717
 smg NYC Department of Finance, 345 Adams Street, Office of Legal Affairs, Brooklyn, NY 11201-3719
 smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256, Albany, NY 12240-0001
 9028896 Amex Dsnb, PO Box 8218, Mason, OH 45040-8218
 9028899 Hsbc Bank Nevada N.A. Sears/O, LVNV Funding, PO Box 10497, Greenville, SC 29603-0497
 9028903 Pristine Place HOA Inc, c/o Shumaker Loop & Kendrick LLP, PO Box 172609, Tampa, FL 33672-0609
 9028904 +Specialized Loan Servi, 8742 Lucent Blvd, Highlands Ranch, CO 80129-2386
 9050498 +Specialized Loan Servicing LLC, as servicing, c/o Frenkel Lambert et al., 53 Gibson Street, Bay Shore, NY 11706-8369
 9028905 Specialized Loan Servicing/Sls, Attn: Bankruptcy, PO Box 636005, Littleton, CO 80163-6005
 9028906 State of New York, 110 State St, Albany, NY 12207-2027

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: BRJMCCORD.COM Aug 30 2017 18:38:00 Richard J. McCord, Certilman Balin Adler & Hyman, 90 Merrick Avenue, East Meadow, NY 11554-1597
 smg +E-mail/Text: nys.dtf.bncnotice@tax.ny.gov Aug 30 2017 18:48:43 NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300
 smg +E-mail/Text: ustpregion02.br.ecf@usdoj.gov Aug 30 2017 18:47:59 Office of the United States Trustee, Eastern District of NY (Brooklyn Office), U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10014-9449
 9028894 EDI: GMACFS.COM Aug 30 2017 18:38:00 Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
 9028895 EDI: AMEREXPR.COM Aug 30 2017 18:38:00 Amex, Correspondence, PO Box 981540, El Paso, TX 79998-1540
 9028898 EDI: CHASE.COM Aug 30 2017 18:38:00 Chase Card, Attn: Correspondence Dept, PO Box 15298, Wilmington, DE 19850-5298
 9028897 EDI: CHASE.COM Aug 30 2017 18:38:00 Chase Card, PO Box 15298, Wilmington, DE 19850-5298
 9028900 EDI: RESURGENT.COM Aug 30 2017 18:38:00 Lvnv Funding LLC, PO Box 10497, Greenville, SC 29603-0497
 9028902 E-mail/Text: camanagement@mtb.com Aug 30 2017 18:47:57 M & T Bank, Attn: Bankruptcy, 1100 Wehrle Dr Fl 2, Williamsville, NY 14221-7748
 9028901 E-mail/Text: camanagement@mtb.com Aug 30 2017 18:47:57 M & T Bank, PO Box 7678, Buffalo, NY 14240

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +Richard J. McCord, Certilman Balin Adler & Hyman, 90 Merrick Avenue, East Meadow, NY 11554-1597

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 01, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 30, 2017 at the address(es) listed below:

Elizabeth L Doyaga on behalf of Creditor Specialized Loan Servicing LLC, as servicing agent for U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to La edoyaga@flwlaw.com, jspiegelman@flwlaw.com;plamberti@flwlaw.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Kevin B Zazzera on behalf of Debtor Joseph Indellicati kzazz007@yahoo.com
Office of the United States Trustee USTPRegion02.BR.ECF@usdoj.gov
Richard J. McCord on behalf of Trustee Richard J. McCord rmccord@cbah.com,
afollett@certilmanbalin.com;cfollett@certilmanbalin.com;N190@ecfcbis.com;mmccord@certilmanbalin.c
om
Richard J. McCord rmccord@cbah.com,
afollett@certilmanbalin.com;cfollett@certilmanbalin.com;N190@ecfcbis.com;mmccord@certilmanbalin.c
om

TOTAL: 5

Information to identify the case:

Debtor 1	Joseph Indelicati	Social Security number or ITIN xxx-xx-9990
	First Name Middle Name Last Name	
Debtor 2 (Spouse, if filing)		EIN -----
	First Name Middle Name Last Name	Social Security number or ITIN -----
United States Bankruptcy Court Eastern District of New York 271-C Cadman Plaza East, Suite 1595 Brooklyn, NY 11201-1800		
Case number: 1-17-42633-nhl		EIN -----
		Chapter: 7

Order of Discharge of Debtor(s)

Revised: 12/15

IT IS ORDERED:

A discharge under 11 U.S.C. § 727 is granted to:

Joseph Indelicati

BY THE COURT:

Dated: August 30, 2017

s/ Nancy Hershey Lord
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named in the order. This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor(s).

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.